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TRANSCRIPT OF RECORDED AUDIO

AUDIO FILE NAME: "Audio Meeting of Creditors Chapter 13  
24-12446"

THE AUDIO RECORDING WAS  
BY KARLI DANIELS, CSR, RPR, CCR

1 (Beginning of audio recording.)

2 TRUSTEE HARDEMAN: Next case on the docket is  
3 Juan Pablo Valdez, Case 24-12446.

4 Mr. West, good morning, sir.

5 MR. WEST: Good morning, sir.

6 TRUSTEE HARDEMAN: And --

7 MR. WEST: Jim West. Or, sorry.

8 TRUSTEE HARDEMAN: And we have Mr. Valdez.

9 Are there any creditors in the Valdez case,  
10 24-12246?

11 Reviewing the identification provided to my  
12 office prior to this hearing through the software portal  
13 or the identification information matches the  
14 identification on the meeting sheet, and the image of the  
15 gentleman before me matches the gentleman on the driver's  
16 license. So, Mr. Valdez, please raise your right hand.

17 Do you solemnly swear or affirm to tell the  
18 truth, the whole truth, and nothing but the truth?

19 MR. VALDEZ: I do.

20 Q (By Trustee Hardeman) All right. Sir, please  
21 state your full name for the record.

22 A Juan Pablo Valdez.

23 Q And, sir, is the address on the bankruptcy  
24 petition your current address?

25 A Yes, sir.

1 Q And you still work for North -- North Point?

2 A Yes, sir.

3 Q The human resources number should be area code  
4 (405)906-6697.

5 Sir, how often do you get paid?

6 A Weekly.

7 Q Very good. So you provided all the information  
8 that Mr. West used to prepare your bankruptcy petition,  
9 schedules, and plan. Is that right, sir?

10 A Yes, sir.

11 Q Did you review all the documents that were  
12 prepared on your behalf before you signed those documents?

13 A Yes.

14 Q So is everything true and correct, to the best  
15 of your knowledge?

16 A Yes, sir.

17 Q Did you list everyone you owe money?

18 A Yes.

19 Q Did you list everything you own?

20 A Yes.

21 Q Is anybody holding any of your property on your  
22 behalf?

23 A No.

24 Q Have you borrowed any money using any credit  
25 cards, asked for new credit cards, cash advances, or loans

1 in the last few months?

2 A No.

3 TRUSTEE HARDEMAN: Very good.

4 Okay. Again, do we have any creditors in the  
5 Valdez case, 24-12446?

6 MR. KERNS: Attorney Cody Kerns, present for  
7 creditor Humberto Trejo.

8 TRUSTEE HARDEMAN: All right. Sir, do you have  
9 questions?

10 MR. KERNS: Yes. I have a few questions for the  
11 debtor on behalf of Humberto Trejo. I'll just go ahead  
12 and start.

13 Q (By Mr. Kerns) Do you know who I am, Mr. Valdez?

14 A I believe so, yes.

15 Q Okay. Have you ever -- have you ever spoken  
16 with me before, personally?

17 A No.

18 Q I'm Cody Kerns. I'm the attorney for Humberto  
19 Trejo. Do you know -- do you recall who Humberto Trejo  
20 is?

21 A Yes, sir.

22 Q Okay. I spoke with your attorney on  
23 September 25, 2024, about your plan. Did you -- did you  
24 know about that?

25 A Yes.

1 Q And during the conversation I had with your  
2 attorney, he mentioned that the lawsuit with my client  
3 involving the funds that you were holding in trust for my  
4 client was a primary reason for your bankruptcy. Was his  
5 statement correct?

6 A Yes.

7 Q Okay. So the primary reason that you're  
8 declaring bankruptcy is because of the resulting trusts  
9 that was established and the funds that you were supposed  
10 to stay on the mortgage. Is that correct?

11 MR. WEST: One of the reasons.

12 A One of the reasons.

13 Q (By Mr. Kerns) One of the reasons. Okay. Was  
14 it a substantial reason?

15 A Yes.

16 Q Okay. I don't have any more questions on that  
17 particular topic, but I'd like to go over some of your  
18 expenses.

19 TRUSTEE HARDEMAN: Mr. Kerns, pardon me for  
20 interrupting, sir. You're new to this form of  
21 questioning. This is designed to allow you an opportunity  
22 to ask your -- on behalf of your client, how the debtor  
23 intends or what his intentions are to repay your debt.  
24 This is not a 2004 exam or any hearing like that. So  
25 please limit your questions to that type of question, sir.

1 MR. KERNS: Yes, Your Honor. Absolutely.

2 Q (By Mr. Kerns) In terms of, I guess, repaying  
3 the debt, I looked at some of the expenses on your  
4 schedules, and I noticed that there's expenses for a  
5 household of two, but on the last -- the last documents I  
6 saw in the public record, you were a single person. Have  
7 you been married since 2017?

8 A Yes. 2017, no. But the person that I put in my  
9 income taxes is my girlfriend because I support her, I  
10 have a little boy with her, and that's why I said send her  
11 funds every week or every -- weekly. That's one of my  
12 expenses.

13 Q Okay. But on your schedule, you stated that you  
14 were married. Is that correct?

15 A It's a common law marriage, yes.

16 Q Okay. Have you established that common law  
17 marriage in any court?

18 A In any court, I don't know.

19 Q Okay. Do you understand that your -- your Means  
20 Test is completely different depending on whether or not  
21 you're married. Do you understand that?

22 TRUSTEE HARDEMAN: Mr. Kerns, his Means Test is  
23 based on the number of people in his household, not  
24 married or unmarried.

25 MR. WEST: If you don't know the answer to that

1 question, just tell him.

2 A I don't know the answer to that question.

3 Q (By Mr. Kerns) You -- how many dependents do you  
4 have in your household other than -- that are -- that your  
5 direct dependent, other than your child?

6 A None. It would just be myself.

7 Q Okay. On your -- on your schedule, you listed  
8 you have two people in your household that would count on  
9 a Means Test, but, generally, on a Means Test, the spouse  
10 will count, but if they're not a spouse, they don't count.  
11 Do you understand that?

12 A Well, I always thought because it's common law  
13 marriage, it will count as a spouse because I do support  
14 her and my child I have with her.

15 Q Okay. Is -- is your girlfriend competent? Is  
16 she -- is she under a guardianship or is she under any --  
17 is she -- is she disabled? Is she unable to work?

18 A No. I believe that, no.

19 Q Okay. Are the expenses that you listed on your  
20 Schedule J on Document 1, do some of those include  
21 expenses to support your girlfriend?

22 A Yes.

23 Q Okay. About how much of those expenses do you  
24 estimate are for the support of your girlfriend?

25 TRUSTEE HARDEMAN: Okay. Mr. Kern, you have one

1 minute, sir. You didn't heed.

2 MR. KERNS: All right. Well, I'd object in  
3 general. I think, one, in terms of the -- of the Means  
4 Test. I think that the expenses are clearly for someone  
5 that is not dependent of the debtor, and I think the  
6 income on Document 3 is completely incorrect. It doesn't  
7 include income received from the debtor's business, and  
8 the income that is reported for the debtor's business  
9 is -- it's typically a cyclical business where, you know  
10 --

11 UNKNOWN SPEAKER: Do we have his objection?

12 TRUSTEE HARDEMAN: Huh?

13 Q (By Mr. Kerns) Are the income on your businesses  
14 -- is that -- is your income primarily from mowing lawns?

15 UNKNOWN SPEAKER: Do we have his objection?

16 A No, I have a full-time job. Me and my son mow  
17 lawns on the weekends. I do that to help him out to make  
18 money. He's a teenager. He's 17 years old. And we don't  
19 make very much income off of that.

20 TRUSTEE HARDEMAN: (Inaudible.)

21 Q (By Mr. Kerns) Okay. That's not the question I  
22 asked.

23 TRUSTEE HARDEMAN: Mr. Kerns, sir.

24 Q (By Mr. Kerns) (Inaudible.)

25 TRUSTEE HARDEMAN: Mr. Kerns, sir, I have your



1 objection on file. That objection will be the one that  
2 will be heard before the court, if necessary. All these  
3 other things you're adding on will not be heard unless you  
4 amend your objection and add them. So I hope you have no  
5 more questions.

6 Am I correct, sir?

7 MR. KERNS: Well, I have no more questions in  
8 terms of --

9 TRUSTEE HARDEMAN: You have no more questions,  
10 sir. You're excused.

11 Mr. West, do you have any announcements, sir?

12 MR. WEST: Yes, sir, I do.

13 We obviously are reviewing the Household and the  
14 Means Test. Mr. Valdez provided me with additional income  
15 for the lawn mowing business. We amended the Means Test  
16 yesterday and we added that. It's very minimal income,  
17 very small.

18 Debtor is current. We obviously have the  
19 objection by Mr. Trejo, and I -- it looks like I'm going  
20 to need to amend the plan, but I haven't made that  
21 decision affirmative yet, so we'd ask it be separate  
22 confirmation, please.

23 TRUSTEE HARDEMAN: All right. We'll set it for  
24 confirmation on November the 19th.

25 Mr. Kerns, did you hear that date, sir?

1 MR. KERNS: (No response.)

2 TRUSTEE HARDEMAN: Well, I guess not.

3 MR. KERNS: Yeah, I heard the date. You said  
4 November 19th, at --

5 TRUSTEE HARDEMAN: Yes, sir.

6 MR. KERNS: What was the time?

7 UNKNOWN SPEAKER: 8:35.

8 TRUSTEE HARDEMAN: 8:35 a.m., sir, in Judge  
9 Lloyd's courtroom.

10 Anything else in this case, Mr. West?

11 MR. WEST: No, sir.

12 TRUSTEE HARDEMAN: All right. Mr. Valdez, sir,  
13 thank you very much. You're excused.

14 (End of audio recording.)

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1 CERTIFICATE OF TRANSCRIPTION

2

3 I, Karli Daniels, CSR, RPR, CCR, in and for the  
4 States of Arkansas and Oklahoma, state that the above and  
5 foregoing transcript was transcribed by me to the best of  
6 my ability from all audible portions of the audio  
7 recording, and that I am neither attorney for nor relative  
8 of any of said parties or otherwise interested in the  
9 event of said action.

10

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KARLI DANIELS, CSR, RPR, CCR

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